What is claimed is:

1. A system for capturing and processing information from a collection item, the system comprising:

one or more scanners structured to scan and extract information, including image information, from a collection item and/or one or more documents associated with the collection item;

a client operable to receive the information from the one or more scanners, associate the collection item and any associated documents together as an image-based unit of work, provide a display interface for a user of the client, accept input from the user, and perform processing of the collection item in accordance with the user's input;

a database operable to store the extracted information so as to be retrievable on a unit of work basis; and

an application server coupled to the client and the database, the application server being operable to access information stored in the database, make information from the database available to the client, and interface with external systems.

2. A system according to claim 1, wherein the client further comprises:

a collection item processing module that prior to scanning the collection item sorts the collection item in accordance with a collection item type;

a scan and index module that controls scanning of the collection item and, in cooperation with input of the user, organizes the scanned information in the image-based unit of work for storage in the database, the scan and index module generating a unique database key for the collection item so as to allow all documents in the unit of work for the collection item to be accessed on the basis of the database key;

a user interface module that generates screens to prompt input of information from a user and display information relating to the unit of work, including image information, to the user; and

a payment processing module that processes payments of the collection item in accordance with the collection item type.

3. A system according to claim 2, wherein the payment processing module causes the user interface module to generate a payment screen, the payment screen displaying images of all documents in a unit of work to the user, and accepting input relating to: (a) the party to whom payment is to be made, (b) the party that issued the collections item, (c) the amount of the payment, and (d) the method of payment, the payment screen providing means for the user to commit a payment so as to save data entered through the payment screen to the database.

4. A system according to claim 2, wherein the client further comprises a balance and distribution module that effects payment and account balancing for the payment processed collection item, the balance and distribution module being operable to cause the user interface module to generate a balance and distribution screen to allow the user to distribute funds and balance accounts of processed collection items and to allow the user to create deposit tickets.

5. A system according to claim 1, said application server comprising:

a queue module that creates queues for storing data to be used during processing of the system, and dynamically tracking and updating status of the queues;

external interface modules that provide interface with external systems; and

an archive interface that uploads information stored in the database to an archive after a predetermined period of time.

6. A system according to claim 5, wherein the external interface modules include modules to interface using one or more of FEDWIRE, CHIPS and SWIFT.

7. A system according to claim 1, wherein the user interface module provides auto-fill of data for items the information for which has previously been stored in the database.

8. A system according to claim 1, wherein the one or more scanners includes a check scanner operable to read MICR information and a flatbed scanner.

9. A system according to claim 2, wherein the one or more scanners includes a check scanner operable to read MICR information and a flatbed scanner and if it is determined by the collection item processing block that the collection item is a check drawn on a U.S. bank, the check is scanned by the check scanner.

10. A system according to claim 1, wherein the database is a relational database.

11. A method for capturing and processing information from a collection item, the method comprising:

providing one or more scanners structured to scan and extract information, including image information, from a collection item and/or one or more documents associated with the collection item;

receiving, at a client, the information from the one or more scanners, associating the collection item and any associated documents together as an image-based unit of work, providing a display interface for a user of the client, accepting input from the user, and performing processing of the collection item in accordance with the user's input;

storing the extracted information in a database so as to be retrievable on a unit of work basis; and

in an application server coupled to the client and the database, the application server being operable to access information stored in the database, making

information from the database available to the client, and interfacing with external systems.

12. A method according to claim 11, further comprising, at the client:

collection item processing at which, prior to scanning the collection item sorts the collection item in accordance with a collection item type;

scanning of the collection item and, in cooperation with input of the user, organizing the scanned information in the image-based unit of work for storage in the database, the scan and index module generating a unique database key for the collection item so as to allow all documents in the unit of work for the collection item to be accessed on the basis of the database key;

generates screens to prompt input of information from a user and display information relating to the unit of work, including image information, to the user; and

processing payments of the collection item in accordance with the collection item type.

13. A method according to claim 12, wherein in the payment processing step a payment screen is generated, the payment screen displaying images of all documents in a unit of work to the user, and accepting input relating to: (a) the party to whom payment is to be made, (b) the party that issued the collections item, (c) the amount of the payment, and (d) the method of payment, the payment screen providing means for the user to commit a payment so as to save data entered through the payment screen to the database.

14. A method according to claim 12, further comprising, at the client, effecting payment and account balancing for the payment processed collection item and causing a balance and distribution screen to be displayed to the user to allow the user to distribute funds and balance accounts of processed collection items and to allow the user to create deposit tickets.

15. A method according to claim 11, further comprising, at the application server:

creating queues for storing data to be used during processing of the system, and dynamically tracking and updating status of the queues;

providing an interface with external systems; and

uploading information stored in the database to an archive after a predetermined period of time.

16. A method according to claim 15, wherein the external interface interfaces using one or more of FEDWIRE, CHIPS and SWIFT.

17. A method according to claim 11, further comprising providing auto-fill of data for items the information for which has previously been stored in the database.

18. A method according to claim 11, wherein the one or more scanners includes a check scanner operable to read MICR information and a flatbed scanner.

19. A method according to claim 11, wherein the one or more scanners includes a check scanner operable to read MICR information and a flatbed scanner and if it is determined by the collection item processing block that the collection item is a check drawn on a U.S. bank, the check is scanned by the check scanner.

20. A method according to claim 11, wherein the database is a relational database.